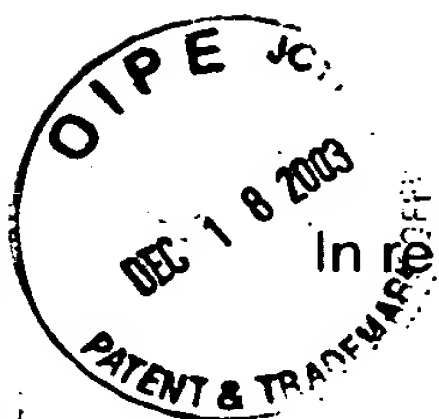


Docket No.: 3350-42C
File No. 1158.41327CC3
Client No.: Moneyweb-C

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
GANESAN, et al.

: Art Unit: TBD

Serial No: 09/849,978 ✓

: Examiner: TBD

Filed: May 8, 2001

For: TECHNIQUE FOR DEBIT AND CREDIT TRIGGERING

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

December 18, 2003

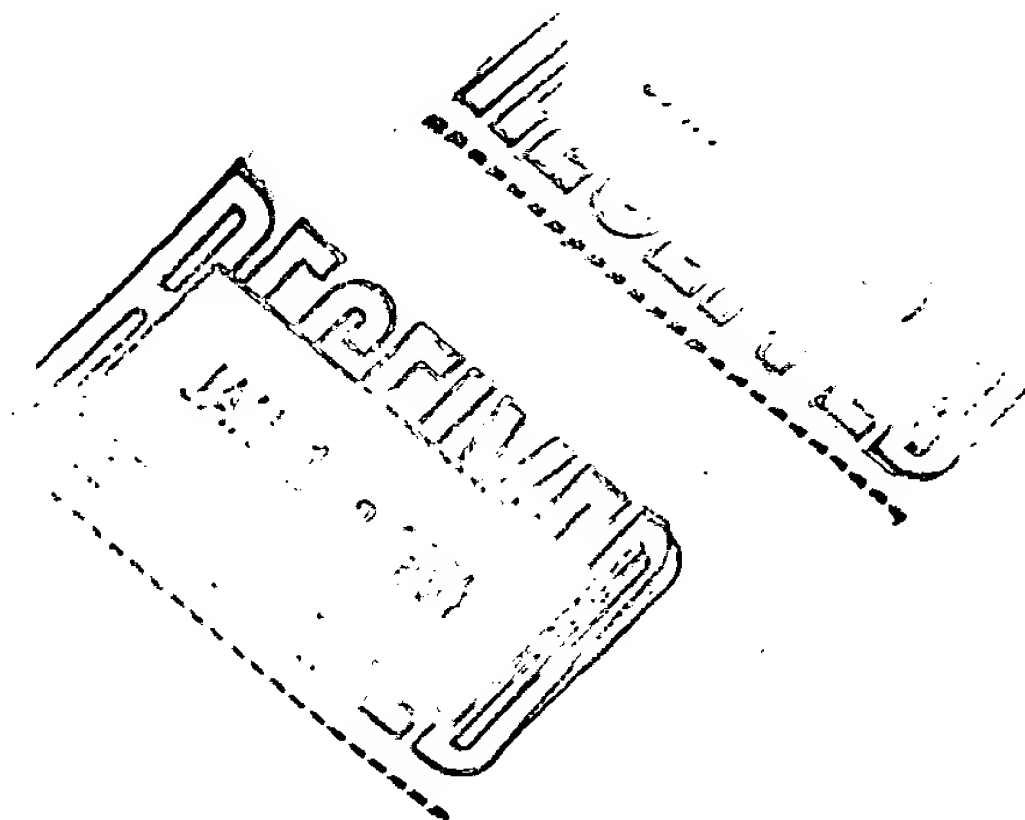
Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

- [X] No additional fee is required.
[X] Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

| | NO. OF CLAIMS | HIGHEST PREVIOUSLY PAID FOR | EXTRA CLAIMS | RATE | FEE |
|-----------------------|------------------|-----------------------------------|-----------------|----------|-----|
| Total Claims | 20 | 20 | 0 | x \$18 = | \$0 |
| Independent Claims | 3 | 3 | 0 | x \$86 = | \$0 |
| TOTAL FEE DUE | | | | | \$0 |



Docket No.: 3350-42C
File No. 1158.41327CC3
Client No.: Moneyweb-C

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- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler
Registration No. 51,370

Suite 1800
1300 North Seventeenth Street
Arlington, VA 22209
Telephone: (703) 236-6080
Facsimile: (703) 312-6666

SWC/slk

Docket No. 3350-42C
File No. 1158.41327CC3
Client No. Moneyweb-C

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

GANESAN et al

Serial No. 09/849,978

Filed: May 8, 2001

For: TECHNIQUE FOR DEBIT AND CREDIT TRIGGERING

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: Group Art Unit: TBD
: Examiner: TBD
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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

December 18, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-42C
File No. 1158.41327CC3
Client No. Moneyweb-C

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41327CC3) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read "Sterling W. Chandler", followed by a long horizontal line extending to the right.

Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk

| | | | |
|---|--|---|--|
| Form PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY. DKT. NO. 3350-42C 1158.41327CC3 | SERIAL NO. 097849,978 RECEIVED DEC 24 2003 |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | | APPLICANT GANESAN, et al. | |
| | | FILING DATE May 8, 2001 | GROUP GROUP 3600 |

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| Examiner Initial | Document Number | Date | Name | Class | Subclass | Filing Date |
|------------------|-----------------|----------|-----------------|-------|----------|-------------|
| AA | 2001/0037295 | 11-1-01 | Olsen | | | |
| AB | 6,311,170 | 10-30-01 | Embrey | | | |
| AC | 5,220,501 | 6-15-93 | Lawlor, et al. | | | |
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| Examiner Initial | Document Number | Date | Country | Class | Subclass | Translation /Abstract | |
|------------------|-----------------|------|---------|-------|----------|-----------------------|----|
| | | | | | | Yes | No |
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| AX | |
| AY | |
| AZ | |
| Examiner | |
| Date Considered | |

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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | | APPLICANT GANESAN, et al. | |
| | | FILING DATE May 8, 2001 | |

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| Form PTO-1449 | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | ATTY. DKT. NO. 3350-42C 1158.41327CC3 | SERIAL NO. 09/849,978 |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | | APPLICANT GANESAN, et al. | |
| | | FILING DATE May 8, 2001 | |

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| Examiner Initial | Document Number | Date | Name | Class | Subclass | Filing Date |
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| Examiner Initial | Document Number | Date | Country | Class | Subclass | Translation /Abstract | |
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| Examiner | Date Considered |

